



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP is a free and impartial Medicare information and counseling program provided by the Indiana Department of Insurance.

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### Advantage Plan Enrollment Now for Those Whose Medicare Begins in July

Advantage Plan sign-up is happening now until June 30 for most people whose Medicare starts July 1. According to John Williams, Medicare Specialist with the State Health Insurance Assistance Program (SHIP), the current Advantage Plan enrollment period is when people whose Medicare starts July 1 can sign up for an Advantage Plan to start that date. This opportunity is available to most people whose Medicare entitlement starts in July, including current Part A (Hospital Insurance) members who recently enrolled in Part B (Medical Insurance) to start in July. Williams stressed that June 30 is the last day you can sign-up for an Advantage Plan to start July 1 if your Part B starts that date.

Advantage Plans are an alternative to using original Medicare Parts A and B and Part D (Prescription Drug Insurance) as their primary health coverage. Williams cautioned that Advantage plans usually are structured as HMOs (Health Maintenance Organizations) or PPOs (Preferred Provider Organizations), meaning they have networks of medical providers you should use. Most Advantage Plans include prescription drug coverage. When using an Advantage Plan, generally you will have copayments for medical services and treatments you receive up to a set annual maximum out-of-pocket limit depending on your plan's structure and provider network rules. According to Williams, you must be enrolled in Medicare Parts A and B to sign-up for and use an Advantage Plan.

Advantage plans generally offer extra benefits that aren't covered by original Medicare, such as dental, vision, and hearing coverage. Many Advantage Plans also include additional options such as gym memberships or an allowance for over-the-counter medications.

If you have questions about Medicare coverage or would like help comparing original Medicare and Advantage Plan options, you may contact SHIP, a program of the Indiana Department of Insurance, at 1-800-452-4800 to receive free confidential and impartial Medicare information. You also can visit SHIP online at [www.medicare.in.gov](http://www.medicare.in.gov). In person SHIP counseling opportunities are currently curtailed during the Coronavirus pandemic.

Williams added that SHIP is part of a nationwide federally-funded program that offers free and impartial health insurance counseling and educational services for people with Medicare. SHIP helps Hoosiers make informed decisions about Medicare and related health insurance using trained volunteer counselors across the State.

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*John Williams is a Medicare Specialist with State Health Insurance Assistance Program (SHIP). Hoosiers can get answers to Medicare questions by calling SHIP at 800-452-4800 Monday - Friday between 8:00AM - 4:00PM.*